

Nutraceuticals / Diet Control Substances

Brief description of the industry

Any product made from natural ingredients is normally considered as Nutraceutical/Nutra or a Supplement. There are 2 types of models being for products only (not services):

- Model 1 – one off sale without trial period and recurring.
- Model 2 – monthly sale with trial and recurring also called 'Negative Billing Option'.

Any product which requires a prescription and/or contains controlled Substances, product is considered as Pharma product (High Risk if product is sold online).

List of encountered drugs currently controlled under the misuse of drugs legislation in the UK.

Conditions applicable

- MCC 5499 /5977.
- Ingredients must be clearly disclosed on the website in text format (picture format not acceptable).
- ECOM only, MOTO not acceptable.
- No pharmaceutical substance is accepted according to the Controlled Substance List.
- Money back guarantee program not acceptable.
- Business model offering trial and recurring (Model 2) - to refer to Recurring/Subscription Policy.
- Processing history for the last 3 months (minimum period).

Website requirements

- No marketing of the product as 'free' or 'risk-free'.
- All Images of Celebrities and other inferred Celebrity endorsements are prohibited without the express written consent from that Celebrity. This could be seen as a BRAM violation by the Schemes.
- By Law, any product claims must be truthful and not misleading. All claims need to be substantiated by the formulas used in the product(s) marketed and the clinical research conducted to support it.
- Generating a false sense of urgency through timers, limited time offers, and product counters is prohibited.



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Geographic Restrictions/BIN Blocks applicable

- None.

Risk Mitigation

- For **Straight sale**, established with positive filed accounts and 3 months processing history, the underwriter can set appropriate terms.
- Start-ups, 7% rolling reserve over 180 days, weekly settlement with 5 days funding delay.
- 3DS Mandatory.

